FAQs

Frequently Asked Questions

1. Who is Metro City Bank?
   Metro City Bank is a state chartered, minority owned bank headquartered in Doraville, Georgia and a wholly owned subsidiary of MetroCity Bankshares, Inc. Metro City Bank is a full service commercial bank founded in 2006, with $3.6 billion in assets, 22 locations and loan production offices within the following seven states: Alabama, Florida, Georgia, New Jersey, New York, Texas, and Virginia.

2. Why did Metro City Bank choose First IC Bank?
   Metro City Bank is very selective and strategic about the organizations we consider for mergers. First IC Bank, with its long history of service in both community and longstanding management, exceeded our expectations. The customer relationships that have been cultivated over the years exemplifies what is most important to Metro City Bank. We value taking care of our customers and ensuring our organization is investing back in the community. That is why we think this will be a great partnership. First IC Bank and Metro City Bank have a great deal in common.

3. Is there anything I need to do today?
   No, there is no change required. Your accounts and services will continue to work as they do today. Please continue to access your accounts as you normally do and continue contacting your local First IC Bank branch for any of your questions or needs.

4. When will my accounts transition to Metro City Bank?
   All deposits, loans, and other products and services will transition to Metro City Bank at the time of conversion which is tentatively scheduled for the first quarter of 2026. Please continue to use your First IC Bank accounts as usual – there is nothing you need to do at this time.

5. Will my First IC Bank debit card continue to work?
   Yes, your debit card will continue to work as it does today. There is no need to order a new debit card. At the appropriate time, you will receive a Metro City Bank debit card to replace your current First IC Bank debit card. With the conversion tentatively

scheduled for the first quarter of 2026, we will notify you well in advance of the card being sent.

6. Will my First IC Bank checks continue to work?
   Yes, your checks will continue to work. At the appropriate time after the conversion in the first quarter of 2026, your checks will change to the Metro City Bank logo when an order is placed and will include updated account information.

7. Will my online and mobile banking change?
   Your online and mobile banking services will not change for the time being, and you will continue to access your First IC Bank online banking at www.firsticbank.com. Sometime during the first quarter of 2026, you will receive information regarding the transition to Metro City Bank's online and mobile banking platforms. We anticipate this to be a seamless transition.

8. Where do I send my loan payments?
   Continue to send your loan payments to First IC Bank as you always have. We will notify you later, during the first quarter of 2026, when and if any payment information changes. The existing terms of your loan will remain the same and will require no action from you.